

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Fernando Pacheco  
Stephanie M Pacheco  
Debtor(s)

Case No. 15-03825

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/05/2015.
- 2) The plan was confirmed on 05/15/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/21/2015.
- 5) The case was dismissed on 10/30/2015.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$51,350.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,460.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$3,460.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,014.26
Court Costs	\$0.00
Trustee Expenses & Compensation	\$134.94
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,149.20**

Attorney fees paid and disclosed by debtor: \$153.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAVALRY SPV I LLC	Unsecured	0.00	1,880.76	1,880.76	0.00	0.00
COBAR ACQUISITIONS	Unsecured	5,142.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	204.13	284.02	284.02	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	21,249.66	21,249.66	21,249.66	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	324.79	324.79	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	17,086.84	17,086.84	17,086.84	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
LVNV FUNDING	Unsecured	728.00	776.86	776.86	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	8,747.27	8,747.27	8,747.27	1,245.41	65.39
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	NA	171.21	171.21	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	247.96	247.96	0.00	0.00
PRESENCE HEALTH	Unsecured	200.00	200.00	200.00	0.00	0.00
QUEST DIAGNOSTIC	Unsecured	15.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	15.00	NA	NA	0.00	0.00
SO ILL MED SRV	Unsecured	15.00	NA	NA	0.00	0.00
COMENITY BANK/LNBRYANT	Unsecured	284.00	NA	NA	0.00	0.00
COMPASS HLTHCARE CONSULT	Unsecured	61.00	NA	NA	0.00	0.00
AD ASTRA REC	Unsecured	894.00	NA	NA	0.00	0.00
ADVANCED NEUROLOGY	Unsecured	50.00	NA	NA	0.00	0.00
ADVOCATE SHERMAN HOSPITAL	Unsecured	200.00	NA	NA	0.00	0.00
AMER GEN FIN	Unsecured	7,216.00	NA	NA	0.00	0.00
AMER MED COLL AGY	Unsecured	40.00	NA	NA	0.00	0.00
BANQUET FINANCIAL	Unsecured	2,967.89	NA	NA	0.00	0.00
BNQTFIN	Unsecured	2,580.00	NA	NA	0.00	0.00
BNQTFIN	Unsecured	2,415.00	NA	NA	0.00	0.00
CEPAMERICA ILLINOIS LLP	Unsecured	25.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITY OF ELGIN	Unsecured	440.98	NA	NA	0.00	0.00
COMCAST	Unsecured	258.88	NA	NA	0.00	0.00
COMED	Unsecured	500.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SE	Unsecured	497.00	NA	NA	0.00	0.00
ELGIN ANIMAL CLINIC	Unsecured	506.00	NA	NA	0.00	0.00
HERRIN HOSPITAL	Unsecured	375.00	NA	NA	0.00	0.00
HERRIN HOSPITAL	Unsecured	175.00	NA	NA	0.00	0.00
HOLLYWOOD FURNITURE	Unsecured	158.24	NA	NA	0.00	0.00
IL DEPT OF REV	Unsecured	166.81	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	324.79	NA	NA	0.00	0.00
MED BUSINESS BUREAU	Unsecured	50.00	NA	NA	0.00	0.00
MIRAMED REVENUE GROUP LLC	Unsecured	225.00	NA	NA	0.00	0.00
MIRAMED REVENUE GROUP LLC	Unsecured	200.00	NA	NA	0.00	0.00
MUSIC & ARTS CENTERS	Unsecured	86.00	NA	NA	0.00	0.00
NICOR	Unsecured	100.00	NA	NA	0.00	0.00
NORTH EAST FAMILY DENTAL CARI	Unsecured	1,922.00	NA	NA	0.00	0.00
PELETTIERI	Unsecured	200.00	NA	NA	0.00	0.00
PELETTIERI	Unsecured	50.00	NA	NA	0.00	0.00
PERSONAL FINANCE/P312	Unsecured	3,590.00	NA	NA	0.00	0.00
PERSONAL FINANCE/P312	Unsecured	1,270.00	NA	NA	0.00	0.00
STATE FARM	Unsecured	876.38	NA	NA	0.00	0.00
STELLAR REC	Unsecured	657.00	NA	NA	0.00	0.00
STELLAR RECOVERY	Unsecured	657.16	NA	NA	0.00	0.00
UNITED ADJ S	Unsecured	150.00	NA	NA	0.00	0.00
UNITED ADJ S	Unsecured	125.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	500.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	7,422.52	5,457.28	5,457.28	0.00	0.00
TURNER ACCEPTANCE CORP	Unsecured	5,669.38	4,467.53	4,467.53	0.00	0.00
US BANK	Secured	0.00	0.00	0.00	0.00	0.00
WORLD ACCEPTANCE CORP	Unsecured	566.00	606.00	606.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$17,086.84	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,747.27	\$1,245.41	\$65.39
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$25,834.11</b>	<b>\$1,245.41</b>	<b>\$65.39</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$21,249.66	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$21,249.66</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$14,416.41</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$2,149.20</u>
Disbursements to Creditors	<u>\$1,310.80</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$3,460.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/30/2015

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.